Case 09-47797 Doc 1 Filed 12/17/09 Entered 12/17/09 16:07:43 Desc Main B1 (Official Form 1) (01/08) Document Page 1 of 9

|  | United States Bankruptcy Court Northern District of Illinois, Eastern Division  Voluntary |  |                                       |  |   | y Petition  |                              |                           |                             |   |                                  |
|--|---|--|---------------------------------------|--|---|---|------------------------------|---------------------------|-----------------------------|---|----------------------------------|
| Name of Debtor (if individual, enter Last, First, Middle):   |   |  |                                       |  | Name of Joint Debtor (Spouse) (Last, First, Middle):  |   |                              |                           |                             |   |                                  |
| Lalena, Larry J.  All Other Names Used by the Debtor in the last 8 years (include married, maiden, and trade names):   |   |  |                                       | Lalena Rita J.  All Other Names Used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): Rubino, maiden name |   |   |                              |                           |                             |   |                                  |
| Las<br>(if 1   | t four digits of Soc. Sec. or Indiverse than one, state all): 6772                        | vidual-Taxpayer I  | .D. (ITIN) No./C                      | omplete EIN  |   | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 1867 |                              |                           |                             |   |                                  |
| Stre   | eet Address of Debtor (No. and S  | Street, City, and S  | State):                               |  |   | Street Address  | of Join                      | nt Debtor (No. and        | Street, City                | , and State):                           |                                  |
| 840  | 6 Hammerschmidt   |  |                                       |  |   | 241 W. Harrison   |                              |                           |                             |   |                                  |
| -  | mbard, IL   |  |                                       | 60148  |   | Villa Park, IL 60181  |                              |                           |                             |   |                                  |
|  | inty of Residence or of the Princ<br>Page   | cipal Place of Bus   | iness:                                |  |   | County of Res<br>DuPage   | idence                       | or of the Principal       | Place of Bu                 | isiness:                                |                                  |
| Ma   | iling Address of Debtor (if differ  | rent from street ac  | ldress):                              |  |   | Mailing Addre   | ss of Jo                     | oint Debtor (if diffe     | rent from st                | treet address):                         |                                  |
|  |   |  |                                       |  |   |   |                              |                           |                             |   |                                  |
| Loc  | ation of Principal Assets of Busi   | iness Debtor (if d   | ifferent from stree                   | et address abo   | ove):   | l   |                              |                           |                             |   |                                  |
|  | Type of Debtor  |  | Τ                                     | Nature of  | Business  |   |                              | Chanter of                | Bankrunte                   | cv Code Under W                         | hich                             |
|  | (Form of Organization<br>(Check one box.)   | on)  | ☐ Health Ca                           | (Check or<br>are Business  | ne box.)  | Chapter of Bankruptcy Code Under V the Petition is Filed (Check one   |                              |                           |                             |   |                                  |
| ⊠  | Individual (includes Joint Debte<br>See Exhibit D on page 2 of this                       | ,  | _                                     |  |   |   |                              | Chapter 9                 | Reco                        | ognition of a Foreig                    | n                                |
|  | Corporation (includes LLC and   |  | Railroad                              | - ' '  |   |   |                              | Chapter 11<br>Chapter 12  | _                           | n Proceeding<br>oter 15 Petition for    |                                  |
| $\ \cdot\ $  | Partnership<br>Other (If debtor is not one of the   |  | Commod                                | Stockbroker Commodity Broker   |   |   | Chapter 13 Recogniti         |                           |                             | ognition of a Foreig<br>main Proceeding | n                                |
|  | check this box and state type o   | of entity below.)  | Clearing Other                        | Bank   |   |   |                              |                           |                             | ature of Debts                          |                                  |
|  |   |  |                                       |  |   |   |                              | D1                        | •                           | ck one box.)                            |                                  |
|  |   |  |                                       | Tax-Exempt Entity (Check box, if applical  |   |   | n individual primarily for a |                           |                             |   |                                  |
|  |   |  | ☐ Debtor is a tax-exempt organization |  |   |   |                              |                           |                             |   |                                  |
|  |   | under Title 26 of the United St<br>Code (the Internal Revenue Co |                                       |  |   | F,,,  |                              |                           |                             |   |                                  |
|  | Filing Fee  | (Check one box.  | )                                     |  |   | Cheek one b   | ov.                          | Chapter 1                 | 1 Debtors                   |   |                                  |
|  | Full Filing Fee attached  |  |                                       |  |   | Check one box:  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)                                  |                              |                           |                             |   |                                  |
| ╚  | Filing Fee to be paid in installm<br>Must attach signed application                       |  |                                       |  | debtor is   | Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)  Check if:                                   |                              |                           |                             |   |                                  |
| unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  |   |  | tach                                  | Check IT:  Debtor's aggregate noncontingent liquidated debts (excluding debts owned to insiders or affiliates) are less than \$2,190,000.    |   |   |                              |                           |                             |   |                                  |
| Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.              |   |  |                                       | itacii   | Check all applicable boxes:   |   |                              |                           |                             |   |                                  |
|  |   |  |                                       |  |   | A plan is being filed with this petition.   |                              |                           |                             |   |                                  |
|  |   |  |                                       |  | Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |   |                              |                           |                             | nore classes                            |                                  |
| St   | atistical/Administrative Information Debtor estimates that funds w                        |  | or distribution to u                  | insecured cred   | ditors.   |   |                              |                           |                             |   | THIS SPACE IS FOR COURT USE ONLY |
| Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. |   |  |                                       |  | COURT COD ONLY  |   |                              |                           |                             |   |                                  |
| Es   | timated Number of Creditors   | 10 funds available   | e for distribution t                  | o unsecured c  | creditors.  |   |                              |                           |                             |   |                                  |
| 1-   |   |  |                                       | ,000-  | 5,001-  | 10,001  |                              | □<br>25,001-              | 50,001-                     | Over                                    |                                  |
| 49   | 99 1  |  |                                       | ,000-  | 10,000  | 25,000  |                              | 50,000                    | 100,000                     | 100,000                                 |                                  |
| Es   | timated Assets  | ⊠ [  |                                       |  |   |   |                              |                           |                             |   |                                  |
|  |   | \$500,000 t  | o \$1 to                              | 1,000,001<br>o \$10  | \$10,000<br>to \$50   | to \$10   | 0                            | \$100,000,001<br>to \$500 | \$500,000,<br>to \$1 billio |   |                                  |
| Es   | timated Liabilities   | I  | nillion n                             | nillion  | million   | million   | 1                            | million                   |                             |   |                                  |
|  |   |  | 5500,001 \$                           | 1,000,001  | \$10,000  | 0,001 \$50,00   | 0 001                        | \$100,000,001             | \$500,000,                  | .001 More than                          |                                  |
|  |   | \$500,000 t  | o \$1 to                              | o \$10<br>nillion  | to \$50<br>million  | to \$10   | 0                            | to \$500<br>million       | to \$1 billio               |   |                                  |

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| Voluntary Petition (This page must be completed and filed in every case)  | Name of Debtor(s): LALENA, Larry and Rita  |                              |                       |  |  |
|---|--|------------------------------|-----------------------|--|--|
| All Prior Bankruptcy Case Filed Within Las  | st 8 Years (If more than two, attach addi  | tional sheet.)               |                       |  |  |
| Location<br>Where Filed:  | Case Number:   | Date Filed:                  |                       |  |  |
| Location<br>Where Filed:  | Case Number:   | Date Filed:                  |                       |  |  |
| Pending Bankruptcy Case Filed by any Spouse, Partner or   | Affiliate of this Debtor (If more than on  | e, attach additional sheet.) |                       |  |  |
| Name of Debtor:   | Case Number:   | Date Filed:                  |                       |  |  |
| District:   | Relationship:  | Judge:                       |                       |  |  |
| Exhibit A   | Exhibit B  (To be completed if debtor is an individual   |                              |                       |  |  |
| (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  | whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).  X  12/10/09  Date |                              |                       |  |  |
| Exhibit A is attached and made a part of this petition.   |  |                              |                       |  |  |
|   |  |                              |                       |  |  |
|   |  |                              |                       |  |  |
| (To be completed by every individual debtor. If a joint petition is filed, each spouse mu Exhibit D completed and signed by the debtor is attached and made a part of this If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this is a joint petition:   | petition.  | D.)                          |                       |  |  |
| _   | arding the Debtor - Venue  |                              |                       |  |  |
| (Check any applicable box.)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.   |  |                              |                       |  |  |
| ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.   |  |                              |                       |  |  |
| Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. |  |                              |                       |  |  |
| Certification by a Debtor Who Re  | esides as a Tenant of Residential Propert  | y                            |                       |  |  |
| (Check all  | applicable boxes.)   |                              |                       |  |  |
| Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  (Name of landlord that obtained judgment)   |  |                              |                       |  |  |
|   |  |                              | (Address of landlord) |  |  |
| Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  |  |                              |                       |  |  |
| Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  |  | od after the                 |                       |  |  |
| ☐ Debtor certifies that he/she has served the Landlord with this certification. (1  | 1 U.S.C. § 362(1)).  |                              |                       |  |  |

| Voluntary Petition (This page must be completed and filed in every case)  | Name of Debtor(s): LALENA, Larry and Rita   |  |  |  |
|---|---|--|--|--|
|   | gnatures  |  |  |  |
|   |   |  |  |  |
| Signature(s) of Debtor(s) (Individual/Joint)  | Signature of a Foreign Representative   |  |  |  |
| I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. | I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.  Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. |  |  |  |
|   |   |  |  |  |
| X /s/Larry J. Lalena  | X   |  |  |  |
| Signature of Debtor   | (Signature of Foreign Representative)   |  |  |  |
| X /s/Rita J. Lalena   |   |  |  |  |
| Signature of Joint Debtor   | (Printed Name of Foreign Representative)  |  |  |  |
| Telephone Number (If not represented by attorney)   |   |  |  |  |
| 12/10/09  | Date  |  |  |  |
| Date  |   |  |  |  |
| Signature of Attorney*  | Signature of Non-Attorney Bankruptcy Petition Preparer  |  |  |  |
| Printed Name of Attorney for Debtor(s)  Firm Name  Address  | as defined in 11 U.S.C. 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notice and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.  |  |  |  |
|   | Printed Name and title, if any, of Bankruptcy Petition Preparer   |  |  |  |
| Telephone Number 12/10/09 Date  | Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)   |  |  |  |
| * In a case in which \( \) 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.  | Address   |  |  |  |
| Signature of Debtor (Corporation/Partnership)   |   |  |  |  |
| I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.   | Date  |  |  |  |
| The debtor requests relief in accordance with the chapter of title 11,  | Signature of Bankruptcy Petition Preparer or officer, principal, responsible  |  |  |  |
| United States Code, specified in this petition.   | person, or partner whose social security number is provided above.  |  |  |  |
| Signature of Authorized Individual  | Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition: preparer is not an individual.   |  |  |  |
| Printed Name of Authorized Individual   | If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.   |  |  |  |
| Title of Authorized Individual  | A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result   |  |  |  |
| Date  | in fines or imprisionment or both 11 U.S.C. § 110; 18 U.S.C. § 156.   |  |  |  |

[If debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11 of the Bankruptcy Code, this Exhibit "A" shall be completed and attached to the petition.]

## **EXHIBIT "A" TO VOLUNTARY PETITION**

| 1. | If any of the debtor's securities are registered under Section 12 of the Sectible SEC file number is .           | curities Exchange Act of 1934,      |
|----|--|-------------------------------------|
| 2. | The following financial data is the latest available information and refers on .                                 | s to the debtor's condition         |
| a. | Total assets   | \$                                  |
| b. | Total debts (including debts listed in 2.c., below)  | \$                                  |
| c. | Debt securities held by more than 500 holders.   | Approximate number of holders       |
|    | <u> </u>   |                                     |
|    | Secured Unsecured Subordinated \$  | <del></del>                         |
|    | Secured Unsecured Subordinated \$  |                                     |
|    | Secured Unsecured Subordinated \$_   |                                     |
|    | Secured Unsecured Subordinated \$_   |                                     |
|    | Secured Unsecured Subordinated \$_   |                                     |
| d. | Number of shares of prefered stock   |                                     |
| e. | Number of shares of common stock   |                                     |
|    | Comments, if any:  |                                     |
|    |  |                                     |
| 3. | Brief description of debtor's business:  |                                     |
|    |  |                                     |
|    | List the names of any person who directly or indirectly owns, controls, once of the voting securities of debtor: | or holds, with power to vote, 5% or |
|    |  |                                     |

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

## **EXHIBIT "C" TO VOLUNTARY PETITION**

| 1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):  |
|---|
| n/a   |
|   |
|   |
|   |
|   |
|   |
| 2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary): |
| n/a   |
|   |
|   |
|   |
|   |
|   |

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

| In Re: | LALENA, Larry and Rita | Case No.   |  |
|--------|------------------------|------------|--|
|        | Debtor                 | (if known) |  |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

| 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]   |
|--|
| If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. |
| 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.][Must be accompanied by a motion for determination by the court.]  |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  |
| Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  |
| ☐ Active military duty in a military combat zone.  |
| 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.  |
| I certify under penalty of perjury that the information provided above is true and correct.  |
|  |
|  |
| Signature of Debtor _/s/Larry J. Lalena  |
| Date: <u>12/10/09</u>  |

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

| In Re: | LALENA, Larry and Rita | Case No. |            |
|--------|------------------------|----------|------------|
|        | Debtor                 |          | (if known) |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

| 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]   |
|--|
| If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. |
| 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.][Must be accompanied by a motion for determination by the court.]  |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  |
| ☐ Active military duty in a military combat zone.  |
| 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.  |
| I certify under penalty of perjury that the information provided above is true and correct.  |
|  |
|  |
| Signature of Joint Debtor/s/Rita J. Lalena   |
| Date: _12/10/09  |